PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Conf. No. 1634

TECK HU Examiner: K. Nguyen

Serial No.: 10/673,932

Filed: September 29, 2003

Group Art Unit: 2687

For: METHOD OF DYNAMIC RATE

Att'y Docket: 2100.019700

SPLITTING Customer No. 46290

RESPONSE TO OFFICE ACTION DATED NOVEMBER 16, 2006

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This paper is submitted in response to the Office Action dated November 16, 2006, for which the three-month date for response is February 16, 2007.

It is believed that no fee is due; however, should any fees under 37 C.F.R. §§ 1.16 to 1.21 be required for any reason, the Commissioner is authorized to deduct said fees from Williams, Morgan & Amerson's P.C. Deposit Account 50-0786/2100.019700.

Reconsideration of the application is respectfully requested.